

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Robert W Scott
 Robert W. Scott
 Debtors

Case No. 16-17187-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Feb 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db	+Robert W Scott, 142 Chappewa Street, Essington, PA 19029-1611
db	+Robert W. Scott, MAILING ADDRESS, 3002 Byberry Road, Philadelphia, PA 19154-1812
13806127	Aqua Pennsylvania, 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
13806129	+Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
13806132	+Interboro School District, 900 Washington Ave., Prospect Park, PA 19076-1498
13806133	+Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
13809088	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13806135	Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
13806136	Phelan, Hallinan Diamond & Jones, LLP, Bankruptcy Department, 1617 JFK Boulevard, One Penn Center, Ste 1400, Philadelphia, PA 19103-1814
13806137	+Sun East Federal Credit Union, 4500 Pennell Rd, Aston, PA 19014-1862
13806139	+Tinicum Township, 629 N. Governor Printz Blvd, Essington, PA 19029-1732

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	EDI: BTPDERSHAW.COM Feb 11 2017 03:43:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Feb 11 2017 06:57:55 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 11 2017 06:56:42 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 11 2017 06:57:27 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13806128	+EDI: CAPITALONE.COM Feb 11 2017 03:43:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
13806130	+E-mail/Text: duffyk@co.delaware.pa.us Feb 11 2017 06:58:22 Delaware County Treasurer, Delaware County Courthouse, 201 West Front Street, Media, PA 19063-2797
13806131	+E-mail/Text: bankruptcy.bnc@ditech.com Feb 11 2017 06:56:05 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
13806134	+E-mail/Text: bankruptcycgroup@peco-energy.com Feb 11 2017 06:56:05 PECO Energy, 2301 Market Street, Bankruptcy Department, Philadelphia, PA 19103-1338
13806138	+EDI: RMSC.COM Feb 11 2017 03:43:00 Syncb/toysrus, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON	on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
SCOTT F. WATERMAN	on behalf of Debtor Robert W Scott scottfwaterman@gmail.com, scottfwaterman@gmail.com
SCOTT F. WATERMAN	on behalf of Debtor Robert W. Scott scottfwaterman@gmail.com, scottfwaterman@gmail.com
TERRY P. DERSHAW	td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
THOMAS I. PUULEO	on behalf of Creditor Ditech Financial LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Robert W Scott**
First Name Middle Name Last Name

Debtor 2 **Robert W. Scott**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7596**
EIN **-----**
Social Security number or ITIN **xxx-xx-7596**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-17187-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert W Scott

Robert W. Scott

2/9/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.